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## **ROUND 2 QUESTIONNAIRE**

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# **INTERVIEWER REFERENCE MANUAL**

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## INTRODUCTION

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In a computer-assisted personal interview (CAPI), interviewers have ready access to general and specific instructions that guide them in the administration of the electronic questionnaire. These "help screens" replace the traditional hard copy question-by-question instructions provided to interviewers for a paper-and-pencil interview.

This section contains the help screens available in the CAPI questionnaire for the round 2 NLSY97 survey. These help screens were physically linked to the appropriate questions in the CAPI instrument and were available electronically to the interviewer during the administration of the survey. To assist the reader, the following paragraphs provide an interpretation of the different types of information contained in the screen blocks. This introduction is followed by the help screens associated with the *Youth Questionnaire*, arranged according to the section of the questionnaire to which they are attached. Users should note that some questionnaire sections have no associated help screens and are therefore omitted from this document.

The first line in each help screen block indicates the name of that help screen. This name is also the question name of the first question in the instrument to which that help screen is attached. The name is then followed by the actual text of the help screen which would be seen by the interviewer. If the help screen is associated with only one question, the block is complete at this point.

However, many help screens are associated with a number of questions, possibly even in different sections of the questionnaire. In these cases, the help screen is listed in this document in the order of the first question with which it is associated in each section. The text of the help screen is then followed by a list of "Related Questions" indicating other survey questions in the same section to which the help screen is attached. In sections following the first incidence of the help screen, a reference in brackets indicates the original question.

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## HOUSEHOLD INFORMATION

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### YHHI-3600

Count each address once, regardless of the number of times that the R lived there. So, if R lived with grandparents in the Spring and Fall and with parents in the Summer and Winter, count two addresses. Do not count summer homes as separate addresses. If R lived away from home for a month or more, for example at college or boarding school, count each place R lived for a month or more as a separate address.

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### YHHI-3700

If R moved within one state from county to county, say "yes." If R moved from one house to another without changing cities or counties, say "no."

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### YHHI-4100

If R moved to that location more than one time, record the month and year that the R first moved to the location. Repeat the loop to record every move between cities, states, and counties. If R spent 1997 in Rockford, then moved to Chicago, then moved back to Rockford for the '98-99 school year, enter 12/97 as the date moved to Chicago, then enter 8/97 as the date moved to Rockford.

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### YHHI-4400

If R is uncertain, probe for where R has slept and eaten or received mail for the past week or where R expects to spend next week.

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YHHI-4505

If R moved between places of the same type, for example, from one shelter to another, code the entire time that R has lived in any shelter. Ask, "How long have you been in living in any place of this type?"

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YHHI-5800

Code "yes" if information was correct at the time of the R1 interview, whether or not that information has changed since then. If R has since learned additional information about the status at the time of the interview, for example that a biological mother was actually an adoptive mother, code "no" and correct to reflect the newer information.

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YHHI-12900

Code the actual situation, even if the legal agreement is different.

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YHHI-12910

Code all other custodians at this point. If R splits time between mother and her husband's household and father and his wife's household, code mother and father as custodians. Code their spouses only if R considers them as custodians.

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YHHI-12920

If arrangement has changed, code current arrangement. If no current arrangement, code most recent arrangement.

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YHHI-48700

Probe: "Who else thinks of your household as the place that they primarily eat, sleep or receive mail?"

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YHHI-51015

Regular school is any course work leading to an academic diploma. Job training, aerobics, and certification programs are not regular school.

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YHHI-51100

We are asking for the grade currently/last attended. If the R took one college course per year, for the last four years, don't code "4th year of college". Probe for how many years of credits they have completed.

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YHHI-51200

GED - General Education Diploma, which is obtained by passing a written exam equivalent to a high school diploma.

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YHHI-51800

If individual typically works 35 hours a week or more, code full time - the number of different jobs does not matter. Code part-time if individual typically works fewer than 35 hours a week or works irregularly. Code "not at all" if individual typically works 0 hours per week.

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## SCHOOLING

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YSCH-410

If R was enrolled in a community college to earn an Associate's Degree and is taking classes in computer programming, the classes would be considered regular school. If the R was enrolled in a vocational/technical institute to earn a computer programmer's certificate and is taking classes in computer programming, the classes would not be considered regular school. Consider R to be "enrolled" if s/he was taking courses that can be applied

toward an academic degree, even if s/he was not formally enrolled or taking the course for credit. Do not include courses taken to prepare for the GED.

SUMMER VACATION: Rs on summer vacation are considered enrolled. In ambiguous cases, consider R to be enrolled if s/he intended to return to school (has not dropped out or formally left)

COLLEGE OR UNIVERSITY - A college or university is an educational institution which gives credit towards an academic degree at the post-secondary and post-graduate levels. A college or university will offer candidates an Associate's, Bachelor's, Master's, or Doctoral degree in a specific academic concentration.

**Related Questions:**

YSCH-412      YSCH-420      YSCH-437b      YSCH-445      YSCH-446

YSCH-1600

Reasons R left school: If the R was in school and left, it is important to accurately code why the R left school. It might be necessary to probe for a specific response. For example, if R says s/he left because s/he "didn't like the school" ask, "Why didn't you like the school?" EXAMPLE: Do not code "SCHOOL TOO DANGEROUS" as the reason R left without probing for a specific account of the term, (e.g. gang activity in the surrounding area, drug activity, handguns on the premises, etc.). Record the verbatim response on the comment screen. Do not code "OTHER REASONS, DIDN'T LIKE SCHOOL" or "HOME RESPONSIBILITIES" without first probing for a more specific answer. Record the verbatim response in the comment screen.

EXAMPLES:

Code "OTHER REASONS, DIDN'T LIKE SCHOOL" if R says:	Code "HOME RESPONSIBILITIES" if R says:
Disliked teachers	Had to help with housework
Classes were boring	Family illness
Just didn't like the school	Lost child care, had to take care of children
Didn't like to study	

Note the distinction between: "OFFERED GOOD JOB, CHOSE TO WORK" and "FINANCIAL DIFFICULTIES, COULDN'T AFFORD TO ATTEND." If the R left because s/he was offered a good job, this would be by choice and not through necessity. If the R left because s/he needed to go back to work to earn money or the R could not afford expenses such as books, transportation and tuition, this would indicate the R did not leave school by choice. Remember: Do not code without first probing for a more specific answer.

SUSPENDED - To suspend a student is to temporarily prohibit that person from access to school grounds. The student is in a state of suspension whereupon he/she may not enter school grounds until a certain date. It is used as a way of punishing the student for engaging in misconduct or breaking the school's rules. EXPELLED on the other hand is when a student is PERMANENTLY prohibited from attending a learning institution.

YSCH-2755 [help screen first appears at YHHI-51100]

We are asking for the grade currently/last attended. If the R took one college course per year, for the last four years, don't code "4th year of college". Probe for how many years of credits they have completed.

**Related Questions:**

YSCH-2806      YSCH-2857      YSCH-3010      YSCH-3061      YSCH-3112

YSCH-5458

If the school goes from elementary through high school code the level that the R. was attending; however if it is a four-year college and the R is enrolled in a two-year program, code 5. four-year college.

**Related Questions:**

YSCH-450      YSCH-465      YSCH-504      YSCH-3000

YSCH-5968

Probe for campus, for example: University of California at Berkeley.

YSCH-25100

JOB TRAINING PARTNERSHIP ACT (JTPA): Legislation enacted in the fall of 1983 authorizing federal funds for employment and training. It superseded CETA and placed administrative control with the state rather than local government. The emphasis is on private sector participation in training, without subsidies for the training participants.

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## EMPLOYMENT

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YEMP-300

### Definition of a business:

A business exists when one or more of the following conditions is met: (1) Machinery or equipment of substantial value is used in conducting the business, or (2) an office, store or other place of business is maintained, or (3) the business is advertised by listing in the classified section of the phone book, or displaying a sign, or distributing cards or leaflets or otherwise publicizing that the work or service is offered to the general public.

### Related Questions:

YEMP-55504    YEMP-58500    YEMP-107800

### Definition of working:

By "working" we mean working for pay at a job, or running one's own business or profession (or farm). Rs working as civilian employees of the Armed Forces or the National Guard are considered working.

### Related Questions:

YEMP-1100    YEMP-2100    YEMP-9800    YEMP-23901    YEMP-101000    YEMP-103400  
 YEMP-105400    YEMP-105700    YEMP-107800    YEMP-108300    YEMP-117702    YEMP-118200

### Definition of a job:

A job exists when there is a definite arrangement for regular work every week, or every month, for pay or other compensations (e.g., profits, anticipated profits, or pay "in kind" such as meals, living quarters, or supplies received in lieu of cash from someone other than a family member. A formal, definite arrangement with one or more employers to work on a continuing basis for a specified number of hours per week or days per month, but on an irregular schedule during the week or month, is also a job. Generally speaking, any job that is usually 35 hours or more per week is considered full-time. In some occupations, usual weekly schedules of less than 35 hours per week are considered to be full-time (for example, air traffic controllers).

### Related Questions:

YEMP-1100    YEMP-9800    YEMP-14100    YEMP-22900    YEMP-100300    YEMP-101400  
 YEMP-103700    YEMP-105400    YEMP-108300    YEMP-117000    YEMP-117702

### Definitions of freelance and employee-type jobs:

FREE-LANCE - A type of profession where the individual does not have long-term commitments to any one employer. The individual can act independently without regard to or deference to authority. The freelancer may work on one or more tasks for several people and does not have a "boss" (for example, babysitting or mowing lawns) or works for him/herself (for example, running a business).

EMPLOYEE-TYPE JOBS - An employee-type job is one in which an individual is working as an employee: that is he/she has an on-going relationship with a particular employer (for example, working in a supermarket or restaurant, or being in the military).

**Related Questions:**

YEMP-503	YEMP-600	YEMP-900	YEMP-5800	YEMP-9800	YEMP-107800
YEMP-108400	YEMP-110300	YEMP-110400	YEMP-117000	YEMP-117702	

## YEMP-305

Correct information only if it was not true at the time of the Round 1 interview. If the information was true at Round 1, but is no longer true, interview questions later in the interview will capture the update.

## YEMP-306

If R worked for an agency (say, a temporary employment service) that placed R in different work sites, record the name of the employment service rather than the worksite where R was placed. Probe: "Which firm issued your paycheck?"

## YEMP-307

If R has worked multiple spells for the employer, record the start date of the first spell that R worked as an employee for the employer. Do not count time that R did freelance work for the employer.

## YEMP-315

**Definition of layoff:**

Persons are on layoff if they are waiting to be recalled to a job from which they were temporarily separated from business-related reasons, such as temporary drops in demand, business downturns, plant remodeling, material shortages, and inventory taking. They must either have been given a date to report back to work or, if not given a date, must expect to be recalled to their job within six months.

**Related Questions:**

YEMP-2200	YEMP-101500	YEMP-103400	YEMP-103700	YEMP-105400	YEMP-117702
YEMP-118200					

## YEMP-319

If R worked multiple spells for the employer, record the end date of the last spell that R worked as an employee for the employer.

**Related Questions:**

YEMP-319A2	YEMP-319A3	YEMP-1010	YEMP-1030
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## YEMP-900

Definitions of freelance and employee-type jobs: See YEMP-300.

Write in THE FULL, EXACT NAME of the company, business, government agency, or other employer. Probe for the full name of an employer if an acronym or abbreviation is given. Give the name of the company, not the name of the supervisor, foreman or owner. For employees whose employers do not have company names, such as dentists, lawyers, construction contractors, etc., write in the name of the owner. If the R questions why we must know his/her employer's name, explain that because we will be talking about several jobs which s/he might have had, it becomes less confusing if we can refer to each of the different jobs by the employer name. We will not contact an employer; all the information collected here is confidential.

## YEMP-1000E

Code "yes" even if R worked for employer prior to the Round 1 interview. Also code "yes" if R worked at a different site of the same company. If R worked for a different franchise of the same employer, and the two franchises have different owners, code "no." Code "no" if R has worked for the supervisor before, but at a different employer. Code "yes" if employer's name has changed (due to buy out/merger/reorganization).

## YEMP-1060

This question begins a sequence that will identify each spell that the R has worked for the employer. Be careful to go in order from the earliest spell to the most recent. Record all spells with the employer even if R had different job titles and/or activities during different spells.

**Related Question:**

YEMP-1050

## YEMP-1100

Definition of working: See YEMP-300.

Definition of a job: See YEMP-300.

## YEMP-2400

Write in THE FULL, EXACT NAME of the company, business, government agency, or other employer. Probe for the full name of an employer if an acronym or abbreviation is given. Give the name of the company, not the name of the supervisor, foreman or owner. For employees whose employers do not have company names, such as dentists, lawyers, construction contractors, etc., write in the name of the owner. If the R questions why we must know his/her employer's name, explain that because we will be talking about several jobs which s/he might have had, it becomes less confusing if we can refer to each of the different jobs by the employer name. We will not contact an employer; all the information collected here is confidential.

## YEMP-9800

Definition of working: See YEMP-300.

Definition of a job: See YEMP-300.

Definitions of freelance and employee-type jobs: See YEMP-300.

## YEMP-20700

**BONUS** - A bonus is a sum of money or an equivalent (stocks, company shares) which is given in addition to an individual's usual compensation usually for outstanding performance and service.

**TIPS** - Tips are money that are given by clients or customers in addition to an individual's usual compensation, usually for outstanding performance and service. Tips can include seasonal cash gifts from clients or customers.

**INCENTIVE PAY** - In some jobs, employees receive extra money or other forms of compensation for reaching or exceeding certain levels of performance, such as meeting established sales quotas in a given month or year.

**COMMISSION** - A commission is an amount or percentage of money that is given in addition to one's regular salary. In some jobs, usually sales, the base pay could be quite low and then much or most of a person's earnings could be in the form of commissions.

**OTHER COMPENSATION** - Usually non-monetary compensation that is not tied to performance. This includes room and board, stock or stock options not tied to service or performance, personal use of company cars, free meals, etc.

**Related Questions:**

YEMP-21200	YEMP-21600	YEMP-22500	YEMP-22609	YEMP-22612	YEMP-22613
YEMP-22614	YEMP-22615	YEMP-22616	YEMP-22617	YEMP-36100	YEMP-38313
YEMP-38314	YEMP-38333	YEMP-38335	YEMP-84600	YEMP-85100	YEMP-100205
YEMP-100214					

## YEMP-22900

Definition of a job: See YEMP-300.

**BONUS** - A bonus is a sum of money or an equivalent (stocks, company shares) which is given in addition to an individual's usual compensation usually for outstanding performance and service.

INCENTIVE PAY - In some jobs, employees receive extra money or other forms of compensation for reaching or exceeding certain levels of performance, such as meeting established sales quotas in a given month or year.

COMMISSION - A commission is an amount or percentage of money that is given in addition to one's regular salary. In some jobs, usually sales, the base pay could be quite low and then much or most of a person's earnings could be in the form of commissions.

YEMP-23901

**Definition of work:**

Work includes any activity for wages or salary, for profit or fees, or for payment "in kind" such as meals, living quarters, or supplies received in lieu of cash from someone other than a family member. One hour or more of such activity constitutes work. Work also includes unpaid activity of at least 15 hours a week on a family farm or business.

**Related Questions:**

YEMP-55504	YEMP-81300	YEMP-81600	YEMP-100223	YEMP-100700	YEMP-101300
YEMP-101400	YEMP-101500	YEMP-101600	YEMP-103700	YEMP-105400	YEMP-105700
YEMP-105800	YEMP-110400	YEMP-114500	YEMP-117000	YEMP-117702	YEMP-118200
YEMP-118300					

Definition of working: See YEMP-300.

Recording Hours: Record the actual number of hours worked as accurately as possible. Use whole numbers counting 30 minutes or more as a whole hour.

**Related Questions:**

YEMP-22610	YEMP-34428	YEMP-37904	YEMP-38102	YEMP-59901	YEMP-88000
YEMP-98402	YEMP-98429				

YEMP-24501

Record only those hours that R received overtime pay. If R sometimes worked more hours than usual, but did not receive overtime pay for those hours, do not include them. If R worked extra hours that were compensated in some other way, e.g., with a bonus, do not include them here.

**Related Questions:**

YEMP-22611	YEMP-34403	YEMP-34426	YEMP-38002	YEMP-38105	YEMP-88501
YEMP-88525	YEMP-98403	YEMP-98427			

YEMP-33400

Record actual usual earnings. If actual earnings included an unusual payment for the job, for example, a bonus, included. If R has difficulty specifying amount because s/he worked less than the full period when s/he first started, ask R what time unit would be easier for the R to report, then return to YEMP-19200 to recode the unit. For example, if R said that an annual salary would be easiest to report, but worked only 6 months at this job, first ask R to double earnings received for the half-year to get the full year. If R cannot do this, return to 19200 and code a shorter unit (monthly?) that R can provide earnings information for.

**Related Questions:**

YEMP-97300	YEMP-97400	YEMP-97500
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YEMP-34402

Recording Hours: Record the actual number of hours worked as accurately as possible. Use whole numbers counting 30 minutes or more as a whole hour.

YEMP-35600

R reported an annual salary - we want to know how many weeks was assumed in calculating that salary. Record the expected number of weeks worked - not the actual number of weeks worked.

**Related Question:**

YEMP-99500

YEMP-36700

Probe: "Were your activities at this employer the same when you started to work there again as they had been the last time you worked there?" If R did this work for the employer before, but not the most recent time, code "no." Do not try to correct the previous activity description here. If R feels that the description is incorrect, code "yes" and record the new description in the next question.

**Related Questions:**

YEMP-55501    YEMP-79701    YEMP-113300

YEMP-37200

Record as much detail as you can. Describe what the employer does, even if the R is not involved in all parts of the business. If possible, include details on who the employer's customers or clients are, what the employer produces, etc.

**Related Questions:**

YEMP-55505	YEMP-80101	YEMP-80200	YEMP-113900	YEMP-37200-COD
YEMP-55505-COD	YEMP-80200-COD	YEMP-113900-COD	INFO-00000	INFO-00010
INFO-00020	INFO-00030	INFO-00040	INFO-00050	INFO-00060
INFO-00070	INFO-00080			

YEMP-37300

Manufacturing - any employer that produces physical objects to be sold by someone else: automobile factories, comb-makers. If R's employer makes packaged cereal, code here.

Retail sector - any employer that sells goods directly to the people who consume them. Usually, these goods are made by someone else.

Wholesale trade - any employer who neither produces goods, nor sells them to consumers, but acts as a middleman between producers and retailers.

Something else- this is a huge category -- communications, services, health care, artists, the list goes on and on -- do not try hard to fit things into one of the first three categories. Many employers will be "something else."

**Related Questions:**

YEMP-55506    YEMP-80300    YEMP-114000

YEMP-37500

Ask for a job title and an occupation name -- Field Interviewer, for example. If the title is vague, try to ask for some additional details: Marketing Representative for a bank to work with customers who are interested in opening new accounts.

**Related Questions:**

YEMP-55502	YEMP-80500	YEMP-114200	YEMP-37500-COD
YEMP-55502-COD	YEMP-80500-COD	YEMP-114200-COD	

YEMP-37700

What does the respondent actually do while at work? "I use a laptop to ask questions of respondents who are in the samples of my surveys. I try to locate them, I convince them to participate, then I go to their homes and interview them."

**Related Questions:**

YEMP-55503    YEMP-80700    YEMP-114400

YEMP-55504

Definition of work: See YEMP-23901.

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Definition of a business: See YEMP-300.

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#### YEMP-58400

Layoff - Persons are on layoff if they are waiting to be recalled to a job from which they were temporarily separated from business-related reasons, such as temporary drops in demand, business downturns, plant remodeling, material shortages, and inventory taking. They must either have been given a date to report back to work or, if not given a date, must expect to be recalled to their job within six months.

Plant closed - use this any time an employee closes down or goes out of business - for example, if the employee worked at a store that was shut down.

End of temporary or seasonal job - use if R was hired on a temporary basis, or for seasonal work, for example, to work at the summer fair.

Discharged or fired - use if R was fired or if R was forced to quit by employer. does not need to be for bad performance.

Program ended - use if R was hired on a long-term basis, but R's department or program ended. For example, a public school art teacher whose program was just cut due to budget difficulties.

For pregnancy/family - code if this was the primary reason. If R happened to be pregnant but would have continued to work if possible, do not select this code. Other family reasons might be to take care of children. If R quit because parents wanted him/her to, do not code this response.

Quit to devote more time to school work - code this if either R or R's parents cited school work as a reason for R to stop working.

Quit to return to school - code if R had planned to work only while not in school. If R planned to stay in school and work, but then quit, code "quit to devote more time to school work."

Other reasons might include that R didn't like the work any more, R couldn't find work any more, R was unable to continue because of health or equipment problems, etc.

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#### YEMP-58500

Definition of a business: See YEMP-300.

Be sure to read all five categories before allowing R to respond. If R responds before you finish, politely tell him/her that you must read the question exactly the same way to everyone, so you must finish reading all the categories before recording his/her answer.

**GOVERNMENT EMPLOYER:** a government employee can be one of three types: federal, state or local.

**PRIVATE EMPLOYER:** work for wages, salary, commission, tips, piece-rates or pay in kind; this applies regardless of the occupation at which the employee worked. Also includes Rs working for pay for settlement houses, churches, unions, and other private nonprofit organizations.

**NON-PROFIT:** not organized or maintained for the making of profit.

**WORKING WITHOUT PAY:** for Rs working without pay on a farm or business operated by a related member of the household. Room and board and a cash allowance are not counted as pay for these family workers; however, if the worker receives money which is definitely considered to be wages for work performed, s/he should be marked as working for a private company.

**ARMED FORCES:** This includes the active forces, the reserves and the guard. Civilian employees of the Armed Forces should be coded as Federal employees.

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#### YEMP-58600

If the R says the s/he is a government employee, you will ask for which level of government the R works. Use the following definitions:

**FEDERAL GOVERNMENT EMPLOYEES:** include Rs working for any branch of the federal government. Also includes Rs elected to paid federal offices and civilian employees of the armed forces and some members of the National Guard. Employees of international organizations (e.g., United Nations) and employees of foreign governments, such as Rs employed by the French Embassy are included.

**STATE GOVERNMENT EMPLOYEES:** include paid state officials, state police, and employees of state universities and colleges.

**LOCAL GOVERNMENT EMPLOYEES:** include Rs employed by cities, towns, counties, and other local areas. Also included here would be employees of city-owned businesses, electric power companies, water and sewer services, etc. Employees of public elementary and secondary schools also work for local government.

YEMP-80900

If R had more than one immediate supervisor, ask R to choose the immediate supervisor for whom R worked most often.

**Related Questions:**

YEMP-81000    YEMP-81100    YEMP-81200

YEMP-81300

Definition of work: See YEMP-23901.

**REGULAR DAY SHIFT:** Shift times would not change from day to day and would begin anywhere from the early morning to the early afternoon.

**REGULAR EVENING SHIFT:** Shift times would not change from day to day and would begin anywhere from the late afternoon to the early evening.

**REGULAR NIGHT SHIFT:** Shift times would not change from day to day and would begin in the late evening or night-time.

**SHIFT ROTATES:** Shift times change periodically from days to evenings or nights.

**SPLIT SHIFT:** Shift consists of two distinct periods each day.

**IRREGULAR SCHEDULE OR HOURS:** Varies or does not fit into any other shift category. Please select "OTHER" to describe any other work shift.

YEMP-100223

Definition of work: See YEMP-23901.

**Recording Hours:** Record the actual number of hours worked as accurately as possible. Use whole numbers counting 30 minutes or more as a whole hour.

**Related Questions:**

YEMP-100224    YEMP-100224b    YEMP-100224d    YEMP-100225    YEMP-100256

YEMP-100300

Definition of a job: See YEMP-300.

The intent of these questions is to gather information about any work benefits or other programs available to the R. If R's employer offers a benefit to the R that is not taken, you would still consider this available to the R. For example, if the R's firm offers a medical insurance plan which the R does not participate in, you would code "Yes" it is offered and available to the R. Remember, the R should be answering about him/herself as an individual. If the employer offers medical insurance to the employees at R's company, but R cannot participate because of an "existing condition" etc., then code "No," it is not available to the respondent. This would also be true of an R who does not get benefits because s/he has not been with the company long enough. The respondent should always answer these benefits questions while thinking of what is available to him/herself.

**Co-Pays:** "Yes" should be coded even if R has to co-pay.

**Maternity/paternity leave:** This does not necessarily mean paid leave.

**Tuition reimbursement:** An educational assistance program provides to the employee (not dependents) full or partial payment for tuition and/or books for training or educational courses. Job-related educational assistance includes courses or training which can be used for increasing output in the same field, promotion preparation, career-development, and management for non-supervisory workers.

Child care: An employer pays, either fully or partially, the cost of caring for an employee's child(ren) at a nursery, day care center, or private sitter, on or off the employer's premises, while the employee is at work.

YEMP-100700

Definition of work: See YEMP-23901.

If R asks, include part-time employees. We want the total numbers of employees, not just the number there at a given time.

YEMP-100800

If R asks, include part-time employees. We want the total numbers of employees, not just the number there at a given time.

YEMP-101000

Definition of working: See YEMP-300.

If R asks, include part-time employees. We want the total numbers of employees, not just the number there at a given time.

YEMP-101300

Definition of work: See YEMP-23901.

**Definition of job search:**

To be considered looking for work a person must have conducted an active search for a job within the four weeks prior to the interview week. Our definition of looking for work requires an active search. We consider some job search methods to be passive (for example, simply looking at newspaper ads or attending training classes). **ACTIVE JOB SEARCH:** An active job search is one that could have resulted in a job offer without further action on the part of the job seeker.

*ACTIVE JOB SEARCH METHODS:*

- Contacted public employment agency
- Contacted private employment agency
- Contacted employer directly
- Sent out resume or fill out applications
- Contacted friends or relatives
- Contacted school/college or university employment center
- Placed or answered ads
- Checked union/professional registers
- Other Active (example, bid on a contract)

*PASSIVE JOB SEARCH METHODS:*

- Looked at ads, but did not respond
- Attended job training programs (example, took typing course)
- Other passive (example, studied for Real Estate license or picked up a job application)

**Related Questions:**

- YEMP-101400    YEMP-103700    YEMP-105400    YEMP-105700    YEMP-105800    YEMP-117000
- YEMP-117702    YEMP-118200    YEMP-118300

YEMP-101400

Definition of work: See YEMP-23901.

Definition of a job: See YEMP-300.

Definition of job search: See YEMP-101300.

**Types of job search activities:**

- 01 *Checked with employer directly.* R contacts the employer directly. Direct contact with the employer may be by a personal visit, telephone, or mail.
- 02 *Checked with public employment agency.* R checked with any branch of a public Employment Service. It would either be a state office or a small outpost of State Employment Agency personnel in another type of social service agency.  
*Checked with private employment agency.* A "private employment agency" is maintained on a profit basis. It gives potential employees leads to potential employers. For this service, the employees and/or employer are charged a fee. Classify private employment agencies which do not charge a fee as "Other." Do not confuse a "private employment agency" with the employment offices or personnel offices maintained by large businesses. The latter are maintained purely to fill the employment requirements of a particular company or organization. A private employment agency provides employment service for more than one business.
- 03 *Checked with friends or relatives.* Sometimes friends or relatives provide leads for jobs. If the R has asked friends or relatives about potential job leads, code this category.
- 04 *School placement center.* Refers to any job placement service provided by any kind of school (high school, college, university, technical institute, business school, beautician school, etc).
- 05 *Sent out resumes/filled out applications.* Refers to sending resumes to or filling out applications with potential employers.
- 06 *Placed an ad.* R has placed an ad in the newspaper or elsewhere.
- 07 *Checked with union or professional registers.*
- 08 *Looked at Ads.* For example in a newspaper or on a public bulletin board.
- 10 *Other (SPECIFY).* If the R specifies some method of looking other than those listed, code the "Other" category and specify the method (e.g., Manpower Development and Training Act, union, professional register, nonprofit private employment agencies, etc.) in the space provided.

**Related Questions:**

YEMP-105800 YEMP-118300

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YEMP-101500

Definition of work: See YEMP-23901.

Definition of layoff: See YEMP-315.

**Definition of a full week:**

A "Full week" is seven consecutive calendar days. But, if R only works two days a week and misses those two days code "Yes," that R has missed a full week of work. **SEASONAL/ON-OFF WORK:** Do not code Yes if the R has a regular work schedule where s/he works several weeks in a row and then is off for a week (e.g. an off-shore oil rig worker, a commercial fisherman, etc.) do not code this as missing a full week of work, because it would be considered part of his/her regular schedule.

**Related Questions:**

YEMP-101600 YEMP-105300

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YEMP-101600

Definition of work: See YEMP-23901.

Definition of a full week: See YEMP-101500.

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**YEMP-103400**

Definition of working: See YEMP-300.

Definition of layoff: See YEMP-315.

Strike: Code 1 for Rs who, were on strike, were locked out, or who were absent from a plant on strike because they were unwilling to pass through a picket line even though they were not members of the union on strike. Remember that this category only applies when the labor dispute is at the Rs own place of employment. Do not code here if the R was laid off because of a shortage of work or material due to a labor dispute at another plant and is not himself/herself on strike.

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**YEMP-103700**

Definition of work: See YEMP-23901.

Definition of a job: See YEMP-300.

Definition of layoff: See YEMP-315.

Definition of job search: See YEMP-101300.

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**YEMP-105400**

Definition of work: See YEMP-23901.

Definition of working: See YEMP-300.

Definition of a job: See YEMP-300.

Definition of layoff: See YEMP-315.

Definition of job search: See YEMP-101300.

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**YEMP-105700**

Definition of work: See YEMP-23901.

Definition of working: See YEMP-300.

Definition of job search: See YEMP-101300.

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**YEMP-105800**

Definition of work: See YEMP-23901.

Definition of job search: See YEMP-101300.

Types of job search activities: See YEMP-101400.

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**YEMP-107800**

Definition of a business: See YEMP-300.

Definition of working: See YEMP-300.

Definitions of freelance and employee-type jobs: See YEMP-300.

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**YEMP-108300**

Definition of working: See YEMP-300.

Definition of a job: See YEMP-300.

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**YEMP-108323**

If R is currently willing to do this kind of work, but does not have any clients or customers right now, or if the work is currently out of season, code "no."

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**YEMP-108400**

Definitions of freelance and employee-type jobs: See YEMP-300.

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YEMP-110300

Definitions of freelance and employee-type jobs: See YEMP-300.

Write in THE FULL, EXACT NAME of the company, business, government agency, or other employer. Probe for the full name of an employer if an acronym or abbreviation is given. Give the name of the company, not the name of the supervisor, foreman or owner. For employees whose employers do not have company names, such as dentists, lawyers, construction contractors, etc., write in the name of the owner. If the R questions why we must know his/her employer's name, explain that because we will be talking about several jobs which s/he might have had, it becomes less confusing if we can refer to each of the different jobs by the employer name. We will not contact an employer; all the information collected here is confidential.

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YEMP-110400

Definition of work: See YEMP-23901.

Definitions of freelance and employee-type jobs: See YEMP-300.

Write in THE FULL, EXACT NAME of the company, business, government agency, or other employer. Probe for the full name of an employer if an acronym or abbreviation is given. Give the name of the company, not the name of the supervisor, foreman or owner. For employees whose employers do not have company names, such as dentists, lawyers, construction contractors, etc., write in the name of the owner. If the R questions why we must know his/her employer's name, explain that because we will be talking about several jobs which s/he might have had, it becomes less confusing if we can refer to each of the different jobs by the employer name. We will not contact an employer; all the information collected here is confidential.

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YEMP-111600

Include commuting time for free-lance jobs, if substantial, even if R is not paid for that time.

**Related Questions:**

YEMP-112200 YEMP-112600

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YEMP-114500

Definition of work: See YEMP-23901.

Only count persons whom R immediately supervised.

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YEMP-114600

Count the number of people who worked for R at any one time. If he had 3 workers in June and 3 workers in July, record 3 instead of 6.

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YEMP-114900

End of seasonal work -- for example, R stopped shoveling driveways because Spring arrived.

For pregnancy/family - code if this was the primary reason. If R happened to be pregnant but would have continued to work if possible, do not select this code. Other family reasons might be to take care of children. If R quit because parents wanted him/her to, do not code this response.

Quit to devote more time to school work - code this if either R or R's parents cited school work as a reason for R to stop working.

Quit to return to school - code if R had planned to work only while not in school. If R planned to stay in school and work, but then quit, code "quit to devote more time to school work."

Other reasons might include that R didn't like the work any more, R couldn't find work any more, R was unable to continue because of health or equipment problems, etc.

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**YEMP-117000**

Definition of work: See YEMP-23901.  
Definition of a job: See YEMP-300.  
Definition of job search: See YEMP-101300.  
Definitions of freelance and employee-type jobs: See YEMP-300.

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**YEMP-117702**

Definition of work: See YEMP-23901.  
Definition of working: See YEMP-300.  
Definition of a job: See YEMP-300.  
Definition of layoff: See YEMP-315.  
Definition of job search: See YEMP-101300.  
Definitions of freelance and employee-type jobs: See YEMP-300.

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**YEMP-118200**

Definition of work: See YEMP-23901.  
Definition of working: See YEMP-300.  
Definition of layoff: See YEMP-315.  
Definition of job search: See YEMP-101300.

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**YEMP-118300**

Definition of work: See YEMP-23901.  
Definition of job search: See YEMP-101300.  
Types of job search activities: See YEMP-101400.

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**TRAINING**

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**YTRN-600**

Training is not the same as regular school. If R is attending a community college to earn an Associate's Degree and is taking classes in computer programming, the classes would be considered regular school. If the R is attending a vocational/technical institute to earn a computer programmer's certificate and is taking classes in computer programming, the classes would not be considered regular school. Consider R to be "attending" if s/he is taking courses that can be applied toward an academic degree, even if s/he is not formally enrolled or taking the course for credit. Do not include courses taken to prepare for the GED. SUMMER VACATION: Rs on summer vacation are considered enrolled. In ambiguous cases, consider R to be enrolled if s/he intends to return to school (has not dropped out or formally left).

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**YTRN-620**

Some employers have ongoing training programs that consist of brief seminars or trainings spread over a long time period. The rule of thumb is that if these trainings are all on the same subject or activity, they count only as one training. If, however, separate or unrelated topics are discussed at each training, then they count as different trainings, and should be listed as separately.

**Related Questions:**

YTRN-675      YTRN-800

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## YTRN-640

If R took breaks from a single training program, record the date R last attended any activity in the program. If R completed one program then enrolled in another at the same institution, count the two separately -- record the date that R last attended any activity for the first program.

**Related Questions:**

YTRN-650

YTRN-660

## YTRN-700

A job exists when there is a definite arrangement for regular work every week, or every month, for pay or other compensations (e.g., profits, anticipated profits, or pay "in kind" such as meals, living quarters, or supplies received in lieu of cash from someone other than a family member. A formal, definite arrangement with one or more employers to work on a continuing basis for a specified number of hours per week or days per month, but on an irregular schedule during the week or month, is also a job.

Note that we do not want the respondent to pick non job related courses here such as how to swim or how to play winning bridge.

## YTRN-3600

GED - General Education Diploma, which is obtained by passing a written exam equivalent to a high school diploma.

- 01 BUSINESS SCHOOL: This should not be confused with business classes in college or graduate school. It does not contribute to an undergraduate or professional degree.
- 02 VOCATIONAL OR TECHNICAL INSTITUTE: For example, beauty school, auto mechanics training, etc.
- 03 APPRENTICESHIP PROGRAM: A formal program in which a person agrees to work in return for wages and training in a skilled trade or art for a prescribed period of time.
- 04 NURSING SCHOOL: Do not include work towards a 2 or 4 year degree here.
- 05 VOCATIONAL REHABILITATION CENTER: A facility offering specialized training to prepare disabled persons to enter or re-enter the work force.
- 06 ADULT BASIC EDUCATION: This is remedial, such as basic literacy or math skills, do not include work directed toward passing the GED test.
- 07 GED: General Education Diploma, courses to prepare a person to pass the GED test.
- 08 CORRESPONDENCE COURSE: Training courses offered through the mail.
- 09 FORMAL COMPANY TRAINING RUN BY EMPLOYER: This must be run by the employer through work.
- 10 SEMINAR OR TRAINING AT WORK RUN BY SOMEONE OTHER THAN EMPLOYER: This must be run by someone other than employer through work.
- 11 SEMINARS OR TRAINING PROGRAMS OUTSIDE OF WORK: This would be any training not run through the employer.
- 12 COMMUNITY OR JUNIOR COLLEGE: if some one takes a course at a Community or Junior college, to improve their job skills and the course does not count toward an academic degree, code here.
- 13 GOVERNMENT TRAINING: This is training sponsored by the government, for example JTPA or Job Corps. Training given or sponsored by government for its employees, for example Police Academy or computer courses should be coded to company training 9, 10 or 11 as appropriate.
- 14 OTHER (SPECIFY): Use this category if no other appropriate category is available.

COLLEGE OR UNIVERSITY - A college or university is an educational institution which gives credit towards an academic degree at the post-secondary and post-graduate levels. A college or university will offer candidates an Associate's, Bachelor's, Master's, or Doctoral degree in a specific academic concentration.

YTRN-3800 [help screen first appears at YSCH-25100]

JOB TRAINING PARTNERSHIP ACT (JTPA): Legislation enacted in the fall of 1983 authorizing federal funds for employment and training. It superseded CETA and placed administrative control with the state rather than local

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government. The emphasis is on private sector participation in training, without subsidies for the training participants.

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YTRN-4600

Do not code loans other than student loans here, for example, on Visa card.

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## HEALTH

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YHEA-100

If R reports specific health conditions, repeat question, "In general, how is your health?" Do not code yourself based on R's specific reports.

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## MARRIAGE

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YMAR-620

If more than one marital status applies, for example, R has been both divorced and widowed, probe for the most recent change in marital status. If R was divorced first, then the ex-spouse died, code as "divorced."

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YMAR-710

If R reports a marriage-like relationship with a person of the same sex as R, say, "In this study, we define a marriage-like relationship as a sexual relationship in which partners of the opposite sex live together for one month or more."

If R insists on reporting a homosexual relationship, say, "The data from this study need to be comparable to those from previous cohorts of the NLSY. Because those studies only addressed opposite sex relationships, information we collected in this round about same-sex relationships would not be strictly comparable."

If R was living with someone at the time of the last interview, but did not live with that person for one month or longer, code the R as not in a marriage-like relationship at the time of the last interview.

If R was dating someone at the time of the last interview, but has since lived with that person for one month or longer, code the R as not in a marriage-like relationship at the time of the last interview.

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YMAR-712

If R was separated from a partner at the time of the last interview, but has since gotten back together with the partner, code the R as not in a marriage-like relationship at the time of the last interview.

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YMAR-3500 [help screen first appears at YHHI-51100]

We are asking for the grade currently/last attended. If the R took one college course per year, for the last four years, don't code "4th year of college". Probe for how many years of credits they have completed.

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YMAR-3800

We are interested in "regular" school enrollment. A regular school is one which gives credit towards an academic diploma or degree. If partner was enrolled in a community college to earn an Associate's Degree or was taking classes in computer programming, the classes would be considered regular school. If the partner was enrolled in a vocational/technical institute to earn a computer programmer's certificate and was taking classes in computer programming, the classes would not be considered regular school. Consider the partner to have been enrolled if s/he

was taking courses that could be applied toward an academic degree, even if s/he was not formally enrolled or taking the course for credit. Do not include courses taken to prepare for the GED.

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**YMAR-3900**

"Work" includes any activity for wages or salary, for profit or fees, or for payment in kind such as meals, living quarters or supplies received in lieu of cash from someone other than a family member. One hour or more of such activity constitutes work. Work also includes unpaid activity of at least 15 hours a week on a family farm or business.

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**YMAR-4000**

Code "yes" if parent was receiving SSI payments, General Assistance, job training as part of a welfare program, public housing vouchers, etc. Code "no" if parent received only Food Stamps or Medicaid benefits. Code "no" if parent was receiving Unemployment Insurance or retirement benefits such as Social Security or veteran's pension.

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**FERTILITY**

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**YFER-6050**

If child has left respondent's home more than once, probe, "In what month and year did this child last live primarily with you?"

If child has switched status, for example, being institutionalized, then being adopted, ask, "In what month and year did this child last live primarily with you?"

If child has never lived with respondent, code month and year of child's birth.

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**YFER-6900**

Only code other biological children R has had - adopted children will be rostered separately. Do not count children who were stillborn.

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**YFER-9600**

If R does not know exact date of birth, ask for official date of birth given on child's records (e.g., birth certificate).

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**YFER-10150**

If child has left respondent's home more than once, probe, "In what month and year did this child last live primarily with you?"

If child has switched status, for example, being institutionalized, then being adopted, ask, "In what month and year did this child last live primarily with you?"

If child has never lived with respondent, code month and year that R adopted child.

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**YFER-10300**

This question asks for anyone else who has legal parental rights toward the child. If R is the child's only current parent, do not enter a name. Enter biological parents of the child only if they retain legal parental rights toward the child.

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YFER-11700

We are interested in "regular" school enrollment. A regular school is one which gives credit towards an academic diploma or degree. If other parent was enrolled in a community college to earn an Associate's Degree or was taking classes in computer programming, the classes would be considered regular school. If the parent was enrolled in a vocational/technical institute to earn a computer programmer's certificate and was taking classes in computer programming, the classes would not be considered regular school. Consider the parent to have been enrolled if s/he was taking courses that could be applied toward an academic degree, even if s/he was not formally enrolled or taking the course for credit. Do not include courses taken to prepare for the GED.

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YFER-11800

"Work" includes any activity for wages or salary, for profit or fees, or for payment in kind such as meals, living quarters or supplies received in lieu of cash from someone other than a family member. One hour or more of such activity constitutes work. Work also includes unpaid activity of at least 15 hours a week on a family farm or business.

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YFER-11900 [help screen first appears at YMAR-4000]

Code "yes" if parent was receiving SSI payments, General Assistance, job training as part of a welfare program, public housing vouchers, etc. Code "no" if parent received only Food Stamps or Medicaid benefits. Code "no" if parent was receiving Unemployment Insurance or retirement benefits such as Social Security or veteran's pension.

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YFER-12100 [help screen first appears at YHHI-51100]

We are asking for the grade currently/last attended. If the R took one college course per year, for the last four years, don't code "4th year of college". Probe for how many years of credits they have completed.

**Related Question:**

YFER-12100a

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YFER-12300

If R and parent were involved in a romantic relationship but were temporarily not having sex because of the pregnancy, code "3."

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## PROGRAM PARTICIPATION

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YPRG-1900

Unemployment Compensation: Money paid by states to unemployed persons. Benefits are usually only paid to people who have been laid off or fired. Benefits continue only for a set period of time and are taxable by the federal government.

**Related Questions:**

YPRG-1850\_R2    YPRG-1860\_R2    YPRG-1895\_R2    YPRG-1920\_R2    YPRG-1930\_R2

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YPRG-2000

WORKERS COMPENSATION: Money paid to workers who have been hurt or injured on-the-job. Benefits are not taxable.

**Related Questions:**

YPRG-9820\_R2    YPRG-9830\_R2    YPRG-9850\_R2    YPRG-9865\_R2    YPRG-9870\_R2

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## YPRG-2400

AFDC - Aid to Families with Dependent Children; ADC - Aid to Dependent Children. Aid to Families with Dependent Children is a federal assistance program that helps families with dependent children by providing financial assistance each month. Eligible children are from low income households and lack support of one or both parents.

**Related Questions:**

YPRG-35650\_R2    YPRG-35660\_R2    YPRG-35690\_R2    YPRG-35705\_R2

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## YPRG-2600

WIC - Women, Infants and Children Supplemental Nutrition Program. WIC is a federal assistance program designed to provide such supplemental dietary products as milk, butter, peanut butter, and orange juice to pregnant women, nursing mothers, infants and children.

**Related Questions:**

YPRG-21350\_R2    YPRG-21360\_R2    YPRG-21380\_R2    YPRG-21395\_R2

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## YPRG-3300

Other Welfare payments refers to government provided welfare, not to private assistance.

**Related Questions:**

YPRG-35980\_R2

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**INCOME**

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## YINC-2400

A business exists when one or more of the following conditions is met: (1) Machinery or equipment of substantial value is used in conducting the business, or (2) an office, store or other place of business is maintained, or (3) the business is advertised by listing in the classified section of the phone book, or displaying a sign, or distributing cards or leaflets or otherwise publicizing that the work or service is offered to the general public.

A job exists when there is a definite arrangement for regular work every week, or every month, for pay or other compensations (e.g., profits, anticipated profits, or pay "in kind" such as meals, living quarters, or supplies received in lieu of cash from someone other than a family member. A formal, definite arrangement with one or more employers to work on a continuing basis for a specified number of hours per week or days per month, but on an irregular schedule during the week or month, is also a job.

**BONUS** - A bonus is a sum of money or an equivalent (stocks, company shares) which is given in addition to an individual's usual compensation usually for outstanding performance and service.

**INCENTIVE PAY** - In some jobs, employees receive extra money or other forms of compensation for reaching or exceeding certain levels of performance, such as meeting established sales quotas in a given month or year.

**COMMISSION** - A commission is an amount or percentage of money that is given in addition to one's regular salary. In some jobs, usually sales, the base pay could be quite low and then much or most of a person's earnings could be in the form of commissions.

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## YINC-4600

**DIVIDENDS** - Dividend payments are paid to shareholders of a corporation or some other cooperative society or membership club; usually paid in the form of money or stock. The dividend amount is decided by the board of directors and is usually paid on a quarterly basis. Dividends must be declared as income in the year they are received.

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YINC-5200

ESTATES - The assets, debts and property left by someone at the time of their death. Life insurance proceeds are generally added to the estate.

TRUSTS - A trust is an arrangement whereby the right to property is held by one party, the "trustee"(or manager), for the benefit of another, the "beneficiary".

ANNUITY - A type of asset that pays a fixed payment each month or year until a person dies. Most pensions are annuities.

INHERITANCE - That which is legally transmissible to an heir.

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YINC-8700

A business exists when one or more of the following conditions is met: (1) Machinery or equipment of substantial value is used in conducting the business, or (2) an office, store or other place of business is maintained, or (3) the business is advertised by listing in the classified section of the phone book, or displaying a sign, or distributing cards or leaflets or otherwise publicizing that the work or service is offered to the general public.

A job exists when there is a definite arrangement for regular work every week, or every month, for pay or other compensations (e.g., profits, anticipated profits, or pay "in kind" such as meals, living quarters, or supplies received in lieu of cash from someone other than a family member. A formal, definite arrangement with one or more employers to work on a continuing basis for a specified number of hours per week or days per month, but on an irregular schedule during the week or month, is also a job. Generally speaking, any job that is usually 35 hours or more per week is considered full-time. In some occupations, usual weekly schedules of less than 35 hours per week are considered to be fulltime (for example, air traffic controllers).

Generally speaking, any job that is usually 35 hours or more per week is considered fulltime. In some occupations, usual weekly schedules of less than 35 hours per week are considered to be fulltime (for example, air traffic controllers).

**Related Questions:**

YINC-9200

YINC-9700

YINC-10200

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## ASSETS

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YAST- 3740

MORTGAGE - Any loan which is collateralized by a home or other real estate. The lender files a lien with the court system which gives them the right to foreclose (take over) the property should the borrower default on the loan.

LAND CONTRACT - Also known as a conditional sale agreement. A contract between a property owner and a potential purchaser, where they agree on the price of the home and the purchaser moves into the property. However, the seller retains legal rights to the property. The buyer makes regular monthly payments, which in some cases completes the sale of the property. In other cases, there is a large balloon payment due which completes the sale. These are often used when the buyer does not have enough money for a down payment.

COLLATERAL - Property, goods or other assets which must be pledged as part of a loan. If the borrower defaults on the loan, the lender has the right to "foreclose on" (take) the collateral. For a real estate mortgage, the home or property is the collateral for the loan.

HOME EQUITY LOAN - Any loan which is collateralized by a person's home. The usage of this term is restricted to loans which are collateralized by the home, but have a fixed number of payments and a fixed amount borrowed.

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YAST-4470

**MONEY MARKET ACCOUNTS** - An account that invests in commercial paper, banker's acceptances, repurchase agreements, government securities, certificates of deposits, and other liquid assets that pay money market rates of interest. The net asset value of a money market fund remains at \$1 per share, with only the interest rate going up and down.

**Related Question:**YAST-4460

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YAST-4530

**TREASURY NOTES (BILLS OR BONDS)**- are long term debt agents with maturities of less than a year or longer, the minimum denomination issued varies depending on type issued. The bills mature in less than a year, notes mature between 1 - 5 years, and bonds usually mature even longer. These are issued by the U.S. government and can be owned directly or as part of a mutual fund.

**CD** - A Certificate of Deposit or a savings certificate for a specific deposited amount at a fixed rate of interest for a given time period. These certificates can be issued by a bank, savings & loan association, or credit union. There is usually a required minimum deposit; the maturity period can vary from a few weeks to several years; there is a penalty for early withdrawal; deposits are usually insured.

**TRUST** - A trust is an arrangement whereby the right to financial assets or property is held by one party, the "trustee" (or manager), for the benefit of another, the "beneficiary". Trusts are often used as a way in which a parent or grandparent can distribute his/her assets to a child or grandchild at a particular point in that person's life. Trusts require the drafting of the legal documents by an attorney.

**MANAGED INVESTMENT ACCOUNT** - A portfolio of stocks and bonds which is managed by a professional manager, usually for a fee based on the value of the assets in the account.

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YAST-5210

**MARGIN LOANS THROUGH A STOCK BROKER** - Stock purchases where the purchaser borrows part of the purchase price from a bank or brokerage firm. "Margin loans" refer to the amount borrowed for the purchase. Technically, any time stock is used as collateral for a loan, even if it is already owned, it is called a margin loan.

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